

**HSBC Everyday Global Account &  
HSBC Amanah Everyday Global  
Account-i ("EGA/-i")**

**and**

**HSBC Everyday Global VISA Debit Card  
& HSBC Amanah Everyday Global VISA  
Debit Card-i ("Debit Card/-i")**

Frequently Asked Questions ("FAQ")

This FAQ is divided into three main parts to ease your information search.

## Managing Your Account

## Making a Transfer

## Your Debit Card

### Managing Your Account

#### What is EGA-i?

- ◆ HSBC Everyday Global Account & HSBC Amanah Everyday Global Account-i ("EGA-i") is a multi currency account that holds 10 foreign currencies and Malaysian Ringgit ("MYR") in one single account.
- ◆ The 10 supported foreign currency accounts will be opened automatically by the following working day after you open your EGA-i.
- ◆ The list of supported currencies in the EGA-i are:
  - ◆ Malaysian Ringgit ("MYR")
  - ◆ Australian Dollar ("AUD")
  - ◆ Euro ("EUR")
  - ◆ Hong Kong Dollar ("HKD")
  - ◆ Saudi Riyal ("SAR")
  - ◆ Japanese Yen ("JPY")
  - ◆ United States Dollar ("USD")
  - ◆ Great Britain Pound ("GBP")
  - ◆ Singapore Dollar ("SGD")
  - ◆ Canadian Dollar ("CAD")
  - ◆ New Zealand Dollar ("NZD")
- ◆ Upon opening an EGA-i, you will receive the HSBC Everyday Global VISA Debit Card/-i for your account and transactional usage.

#### Who can open an EGA-i?

- ◆ Individuals aged 18 years old and above may open an EGA-i and maintain the account solely or jointly.
- ◆ You may also apply for an HSBC / HSBC Amanah Premier EGA-i or a HSBC / HSBC Amanah Advance EGA-i, subject to meeting the eligibility criteria for HSBC / HSBC Amanah Premier or Advance membership. For more information, please refer to the following link below:

**HSBC Everyday Global Account**

**HSBC Amanah Everyday Global Account-i**

#### Can I use EGA-i as my salary account?

- ◆ Yes, you can use EGA-i as your nominated salary account signed up under Perks@Work Programme. However, salary recognition is only applicable in the MYR account.

#### Can I open an EGA-i account online?

- ◆ You may apply for an EGA-i through online application via HSBC website if you meet the following criteria:
  - ◆ You are 18 or above;
  - ◆ You are a citizen of Malaysia with a valid MyKad;
  - ◆ You are applying for a sole account; and
  - ◆ You don't have an existing account or credit card with us.Otherwise, please visit us at branch to open an account.
- ◆ Simply complete the online application form by clicking on the link below. It takes approximately 10 minutes to complete.

**HSBC Everyday Global Account**

**HSBC Amanah Everyday Global Account-i**

#### Can I save an unfinished online application and complete it later?

- ◆ No, you need to complete your application within one (1) session.

#### I accidentally closed the window in the middle of the account opening process. What should I do?

- ◆ If you closed the window before you submit the application, you'll need to restart a new application.

### **Can I change the information in my application after I've submitted it online?**

- ◆ Please visit us at one of our branch if you would like to make changes to your application after your have submitted it online.

### **What happens after I submit my online application?**

- ◆ You will be told whether your application was successful as soon as you submit the form.
- ◆ Upon approval, it's important for you to visit a Self-Service Machine or branch (link: <https://www.hsbc.com.my/branch-finder/>) as soon as you can to verify your identity, as your application will expire 30 days from the date you submitted your application.
- ◆ We may also contact you for additional information if necessary.

### **What do I need to bring when I visit a Self-Service Machine or branch?**

- ◆ If you're using a Self-Service Machine to verify your identity, please bring your MyKad. You should also bring other identification documents (e.g. driving license and passport) in case of any technical issue.
- ◆ Manual identity verification will be done at branch counter (during branch opening hours weekdays from 9:30am to 4:00pm). Please bring along the required documents with you.

### **What do I need to do once my account is opened?**

- ◆ You can deposit into your new account from an existing HSBC / HSBC Amanah account or from another bank's account via online transfer. Alternatively, you can use our cash deposit machines in any of our branches.

### **How do I get my debit card/-i?**

- ◆ If your account application was made online, once we have confirmed your identity at one of our Self-Service Machines, we will send you an SMS together with the tracking number for the delivery of your debit card/-i. Your debit card/-i will be delivered by courier to you within 3-6 working days. In the event you did not receive the SMS, you may request your debit card/-i delivery tracking number by calling us at 03-8321 5400.
- ◆ You will get your debit card/-i issued immediately if you approached the branch counter to complete your identity verification or if you made an application for EGA/-i at the branch.

### **How do I register for online/internet banking?**

- ◆ Upon successfully opening an account, you can register for HSBC Online Banking here (hyperlink: <https://www.hsbc.com.my/ways-to-bank/online-banking/register/>)

### **Where can I check my EGA/-i monthly statement?**

- ◆ Your monthly composite statement will be sent to your email address registered with the bank. Alternatively, you can also view and download the statement via HSBC Online Banking or HSBC Malaysia Mobile Banking app.

### **Can I view my EGA/-i foreign currency balance at the ATM machine?**

- ◆ No, you can only view your MYR balance at the ATM machine. To view foreign currency balances, kindly check from your HSBC Online Banking or HSBC Malaysia Mobile Banking app.

### **Is EGA/-i protected by PIDM?**

- ◆ EGA/-i is protected by PIDM up to RM250,000 for each depositor.

## **Making a Transfer**

### **Can I convert foreign currency to other foreign currency within EGA/-i?**

- ◆ Yes, you can make transfers between your Malaysian Ringgit and foreign currency accounts using your HSBC Online Banking & HSBC Malaysia Mobile Banking app 24 hours a day, 7 days a week.

### **Is there any service fees & charges imposed for the currency conversion from/into my EGA/-i multi currency account via HSBC Online Banking & HSBC Malaysia Mobile Banking app?**

- ◆ There are no service fees & charges imposed on currency conversion within the EGA/-i account.

**Can I deposit foreign currency physical notes into my EGA/-i multi currency account?**

- ◆ No, however, you may make a deposit into your EGA/-i via online fund transfer or Inward Telegraphic Transfers.

**Can I send Outward Telegraphic Transfer from my EGA/-i account and are there any fees imposed?**

- ◆ Yes, Outward Telegraphic Transfer can be made via HSBC Online Banking or at the branch and is subject to [tariff and charges](#).

**Can I view and send money to my HSBC accounts maintained in other countries?**

- ◆ Yes, you may enjoy Global View and Global Transfer service via HSBC Online Banking.
- ◆ Global View is a unique service allowing HSBC Malaysia Premier and Advance customers to see all their worldwide HSBC accounts on one page. Once the accounts are linked together online, you will be able to make secure Global Transfers to your own overseas HSBC account instantly with zero fee.

**Can I receive Inward Telegraphic Transfer into my EGA/-i?**

- ◆ Yes, you may receive Inward Telegraphic Transfers ("ITT") sent to EGA/-i without any conversion for the supported currencies. Otherwise, the funds received will be credited into your Malaysian Ringgit account, subject to the bank's prevailing conversion rate.

**Are there other ways to send money from my EGA/-i to a third party HSBC account aside from ITT?**

- ◆ Yes, the Global Transfers for Family and Friends ("GTFF") service allows HSBC Premier and Advance customers to make fund transfer to third party personal accounts in overseas instantly via the Global Transfers feature with zero transfer fees. The service can be accessed in HSBC Online Banking by selecting "Global Transfers to other HSBC accounts".
- ◆ **Note:** GTFF service is subject to the applicable foreign exchange policy (more information on: <https://www.hsbc.com.my/investments/products/foreign-exchange/bnm-foreign-exchange-policy/>). For more information on GTFF, please refer to: <https://www.hsbc.com.my/investments/products/international-transfer-payment/faq/#gvgt>

**Can I deposit foreign currency cheque into my EGA/-i multi currency account?**

- ◆ Yes, you may deposit the cheque any local HSBC / HSBC Amanah branch's Cheque Deposit Machine, with the exception of the following currencies below:
  - ◆ Indonesian Rupiah ("IDR")
  - ◆ Japanese Yen ("JPY")
  - ◆ United States Dollar ("USD") (except HSBC Dividend)
  - ◆ Euro ("EUR")
  - ◆ Indian Rupee ("INR")
  - ◆ Canadian Dollar ("CAD")
  - ◆ Hong Kong Dollar ("HKD") (except for cheques issued by HSBC Hong Kong)
  - ◆ Singapore Dollar ("SGD")

## Your Debit Card

**Can I link my Debit Card/-i to other accounts in HSBC?**

- ◆ No, Debit Card/-i is solely for EGA/-i. Conversely, EGA/-i cannot be linked to a normal debit card.

**How to activate my card for overseas usage?**

- ◆ The EGA Debit Card/-i is disabled by default from making any overseas purchase transaction as it may be exposed to higher risk of fraud. You may activate the feature by visiting any HSBC / HSBC Amanah branch or contacting the HSBC Call Centre.
- ◆ If you would like to activate your EGA Debit Card/-i for overseas ATM withdrawals, you may perform a PIN based transaction at a local HSBC/HSBC Amanah ATM machine in Malaysia.

**Which account will the money be withdrawn from when I make a Debit Card/-i transaction?**

- ◆ Funds will automatically be debited according to the currency code. For example, transactions made in AUD will automatically be deducted from the AUD account balance for point-of-sales ("POS"), online purchases or automated teller machine ("ATM") withdrawal, provided there is sufficient funds in the AUD account.

**Can I choose to make a purchase in USD from my SGD account?**

- ◆ No, USD account will automatically be selected for your purchase in USD.

**Can I make a purchase in USD if my USD EGA/-i balance is insufficient?**

- ◆ If there are insufficient funds in the foreign currency intended, the entire transaction amount shall be automatically converted into Malaysian Ringgit ("MYR") at HSBC's/ HSBC Amanah's prevailing exchange rate at such times and the amount will be debited from the MYR account balances, subject to sufficient credit balances in MYR. For clarity, there is no partial debiting for both foreign currency and MYR for the same transaction.

**Can I make a purchase or withdrawal in an unsupported currency e.g. Korean Won using my Debit Card/-i?**

- ◆ Yes, you can. In cases where purchases or withdrawals are made in a currency other than the ones available in EGA/-i (unsupported currency), the entire transaction will be made through the Malaysian Ringgit account. Please refer to the [Tariff & Charges](#) document for the applicable charges on cash withdrawal as well as the conversion fee applicable for overseas point-of-sales ("POS") transactions.

**How do I activate the Card-Not-Present feature?**

- ◆ If you wish to make Card-Not-Present ("CNP") transactions (i.e. non-secure online transactions without One-Time Password ("OTP"), standing instructions, mail order and telephone order), you may activate the feature by visiting any HSBC / HSBC Amanah branch or contacting HSBC Call Centre. This feature has been deactivated by default to safeguard you from unauthorised usage.

**Where can I check the daily purchase limit and ATM cash withdrawal limit?**

- ◆ The following are the respective default daily purchase limit and ATM cash withdrawal limit of your Debit Card/-i. Please call us or visit any HSBC/HSBC Amanah branch should you choose to increase or decrease the daily purchase limit.

Debit Card/-i Type	Daily purchase limit (RM)		Daily ATM cash withdrawal limit (RM)	Daily ATM Instant Transfer limit (RM)	Daily ATM IBG limit (RM)	Daily ATM JomPay limit (RM)
	By default	Option to increase to				
Premier Everyday Global Visa Debit Card/-i	3,000	50,000	5,000	30,000	5,000	5,000
Advance Everyday Global Visa Debit Card/-i		20,000				
Everyday Global Visa Debit Card/-i		20,000				